



Is a Charitable IRA gift/transfer in 2013
right for you?

Transfer up to \$100,000 from your IRA to charity without incurring income taxes today or estate tax in the future.

Why?

Reasons to transfer before the Dec. 31 deadline:

- Your IRA may eventually be subject to multiple types of taxes, more so than other assets, making it one of the best assets from which to make your charitable donations.
- A gift from an IRA enables you to support Treasure Coast Hospice and other favorite charities this year through tax-free transfers up to \$100,000 (consult your IRA administrator for advice about making withdrawals).
- Although you do not receive an additional charitable income tax deduction, your gift/transfer will not be taxed, in essence making it a 100% tax-free gift.

To make this transfer, you must be 70 ½ or older. Congress has only approved this gift/transfer option to the end of 2013.

**To learn more, contact
Dorothy A. Allen, FAHP at 772-403-4506.**

Treasure Coast Hospice

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